

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
7/14/22 11:23 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

MELINDA KAY JURATOVIC

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10396 TPA

Chapter 13

Document No.: 85

ORDER OF COURT

AND NOW, this 14th day of July, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

dak
U.S. BANKRUPTCY JUDGE

In re:
Melinda Kay Juratovic
Debtor

Case No. 17-10396-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 14, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db	+ Melinda Kay Juratovic, 3338 Skellie Avenue, Erie, PA 16510-1922
14417382	+ American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
14406098	+ Guy Thomas Lombardozzi, 2111 Willow Street, Erie, PA 16510-1803
14658880	+ Key Bank, ATTENTION: Bankruptcy Department, 4224 Ridge Lea Road, Amherst, NY 14226-1016
14658878	+ KeyBank, NA, P.O. Box 94968, Cleveland, OH 44101-4968
14406107	+ PNC Mortgage, P.O. Box 3703, Dayton, OH 45401-3703
14406103	+ Paul J. Klemm, Esquire, Eltman Law P.C., 101 Hudson Street, 27th Floor, Jersey City, NJ 07302-3915
14406109	Standard Retirement Services, Inc., 900 SW 5th Avenue, Portland, OR 97204-1235
14406115	+ Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14406116	+ Udren Law Offices, P.C., 100 W. Third Avenue, Suite 200, Conshohocken, PA 19428-1879

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14406091	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	AES, 1200 N. Seventh Street, Harrisburg, PA 17102-1419
14406090	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14406092	Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	American Education Services, Payment Center, Harrisburg, PA 17130-0001
14406093	Email/Text: BarclaysBankDelaware@tsico.com	Jul 14 2022 23:30:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14406094	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 14 2022 23:33:39	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14676927	Email/PDF: bncnotices@becket-lee.com	Jul 14 2022 23:33:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14406101	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2022 23:33:42	Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
14789211	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14406096	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 14 2022 23:33:40	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14406097	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 14 2022 23:33:56	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14406095	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 14 2022 23:33:56	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14406099	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 14 2022 23:30:00	Key Bank, P.O. Box 94722, Cleveland, OH 44101-4722

District/off: 0315-1

User: auto

Page 2 of 3

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14658879	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 14 2022 23:30:00	KeyBank National Association, ATTENTION: Client Services, P.O. Box 5788, OH-01-51-05DF, Cleveland, OH 44101-0788
14406100	Email/Text: PBNCNotifications@perituservices.com	Jul 14 2022 23:29:00	Kohl's/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
14678278	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:30:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14406102	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:30:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14406104	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14406105	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank National Association, c/of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14664412	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14406106	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
14686659	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:33:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14406941	+ Email/PDF: rmscedi@recoverycorp.com	Jul 14 2022 23:33:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406108	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:33:49	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14670264	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 14 2022 23:30:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14406111	Email/PDF: gecsed@recoverycorp.com	Jul 14 2022 23:33:39	SYNCB/Care Credit, P.O. Box 95036, Orlando, FL 32896-5036
14406112	Email/PDF: gecsed@recoverycorp.com	Jul 14 2022 23:33:46	SYNCB/JC Penney's, P.O. Box 965036, Orlando, FL 32896-5036
14406113	Email/PDF: gecsed@recoverycorp.com	Jul 14 2022 23:33:54	SYNCB/Walmart, P.O. Box 965036, Orlando, FL 32896-5036
14406110	Email/Text: bankruptcy@bbandt.com	Jul 14 2022 23:30:00	Sun Trust Bank, 1001 Semmes Avenue, P.O. Box 27172, Richmond, VA 23261-7172
14406114	Email/Text: bncmail@w-legal.com	Jul 14 2022 23:30:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14644571	+ Email/PDF: ebn_ais@aisinfo.com	Jul 14 2022 23:33:41	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14406118	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 14 2022 23:29:00	Verizon, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14406117	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 14 2022 23:29:00	Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-1

User: auto

Page 3 of 3

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cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Michael S. Janin	on behalf of Debtor Melinda Kay Juratovic mjanjanin@quinnfirm.com mboni@quinnfirm.com;mtrayer@quinnfirm.com;gbebk@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6